

Information to identify the case:

Debtor 1 Ayten Ozdemir
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: **18-14452-JNP**

Social Security number or ITIN xxx-xx-3347

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ayten Ozdemir
fka Ayten Kirlak, fka Ayten Yaglidere

1/7/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ayten Ozdemir
Debtor

Case No. 18-14452-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Ayten Ozdemir, 2861 E. Chestnut Ave., Unit B, Vineland, NJ 08361-6204
aty	+ Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
lm	+ SLS, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386
517372831	Allied Interstate, POB 1954, Southgate, Missouri 48195-0954
517445004	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517372832	+ Amex, POB 297871, Fort Lauderdale, Florida 33329-7871
517372837	CBNA/Sears Credit Cards, POB 6283, Sioux Falls, South Dakota 57117-6283
517372835	Capital Bank/Kohl's, POB 2983, Milwaukee, Wisconsin 53201-2983
517514210	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517372840	Citizens One Auto Finance, POB 42113, Providence, Rhode Island 02940-2113
517372845	First National Bank Omaha, POB 2557, Omaha, Nebraska 68103-2557
517378947	+ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court; First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517372846	+ SLS, 8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129-2386
519006361	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517403282	+ The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517372833	EDI: ARSN.COM	Jan 08 2022 01:23:00	ARS National Services Inc., POB 469046, Escondido, California 92046-9046
517372834	EDI: CINGMIDLAND.COM	Jan 08 2022 01:23:00	AT&T Mobility, POB 537104, Atlanta, Georgia 30353-7104
517513988	+ EDI: CINGMIDLAND.COM	Jan 08 2022 01:23:00	AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517445004	Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:34:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517372832	+ Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:34:07	Amex, POB 297871, Fort Lauderdale, Florida 33329-7871
517372836	+ EDI: CITICORP.COM	Jan 08 2022 01:23:00	CBNA/Best Buy, POB 790441, St. Louis,

District/off: 0312-1

User: admin

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Date Rcvd: Jan 07, 2022

Form ID: 3180W

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517402986	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 07 2022 20:29:00	Missouri 63179-0441
517372839	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 07 2022 20:29:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
517514210	Email/PDF: bncnotices@becket-lee.com	Jan 07 2022 20:33:49	Citizens One Auto Finance, POB 42113, Providence, Rhode Island 02940-2113
517372841	+ EDI: WFNNB.COM	Jan 08 2022 01:23:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517372842	Email/Text: bankruptcy@credencerm.com	Jan 07 2022 20:30:00	Comenity Bank/Boscov's, Bankruptcy Department, POB 183043, Columbus, Ohio 43218-3043
517372844	+ EDI: CITICORP.COM	Jan 08 2022 01:23:00	Credence Resource Management LLC, POB 2390, Southgate, Michigan 48195-4390
517480383	+ EDI: CITICORP.COM	Jan 08 2022 01:23:00	DSNB/Macy's, Bankruptcy Processing, POB 8053, Mason, Ohio 45040
517984727	EDI: Q3G.COM	Jan 08 2022 01:23:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517372838	EDI: JPMORGANCHASE	Jan 08 2022 01:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517472935	EDI: Q3G.COM	Jan 08 2022 01:23:00	Chase Card, POB 15298, Wilmington, Delaware 19850
517520051	EDI: Q3G.COM	Jan 08 2022 01:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517372847	EDI: AISSPRINT	Jan 08 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517372848	EDI: RMSC.COM	Jan 08 2022 01:23:00	Sprint, 6200 Sprint Pkwy., Overland Park, Kansas 66251
517375319	+ EDI: RMSC.COM	Jan 08 2022 01:23:00	SYNCB/Walmart, Attn: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060
517515525	+ EDI: AIS.COM	Jan 08 2022 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517372849	+ EDI: VERIZONCOMB.COM	Jan 08 2022 01:23:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517492748	EDI: WFFC.COM	Jan 08 2022 01:23:00	Verizon Wireless, POB 26055, Minneapolis, Minnesota 55426-0055
517372850	EDI: WFFC.COM	Jan 08 2022 01:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
			Wells Fargo Dealer Services, POB 17900, Denver, Colorado 80217-0900

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517372843	##	Diversified Consultants, Inc., POB 1391, Missouri 48195-0391

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-22 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-22 rsolarz@kmllawgroup.com
Ronald S. Gellert	on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Debtor Ayten Ozdemir bkdruziako@aol.com

TOTAL: 6